

SELECT A FORM

Here are two disclosure forms for the same loan product.

Please select the form that best gives you the information you need to decide if you want this loan.

You can see larger versions of the forms by clicking the images below, or using the links to PDF versions beneath each form.



Option A

FICUS BANK
4321 Rendon Boulevard
Baltimore, MD 21231

LOAN # 130172008
LOAN OFFICER Joe South
PHONE 410-223-4644
EMAIL joesouth@ficusbank.com
MOBILE 410-223-4647

Loan Estimate
Loan amount \$216,000
Loan term 30 years
Interest rate 2.5% to start
Monthly loan payment \$853.47
Monthly taxes and insurance \$427

Key Loan Terms
Can key loan terms change after closing?
Interest rate: 2.5% to start. Can go as high as 3.75% in year 3. Adjusts yearly starting in year 3. See details on back.
Monthly loan payment: \$853.47. Can go as high as \$1,819. Adjusts yearly starting in year 3. See details on back.
Monthly taxes and insurance: \$427. Estimated. Could increase over time.

Caution
Can loan features trigger higher or additional payments?
Increasing loan amount: No
Balloon payment: No
Prepayment penalty: No

Comparisons
Use these additional measures to compare this loan with others.
Annual Percentage Rate: 5.59% (applies to interest and costs over 30 years)
In 5 Years: \$19,761 is the loan amount you have paid off at 5 years after paying \$79,993.

Projected Payments
Expect to make these payments.
AT CLOSING \$10,960
YEARS 1 - 2 \$1,280 a month
YEARS 3 - 4 \$1,280 to \$2,237 a month
YEARS 5 - 30 \$1,370 to \$2,127 a month

APR 5.59%
3 years from loan date
Changes: Every year after first change

[View as PDF.](#)

[Choose Option A](#)

OR

Option B

PECAN BANK
130172008
434 Avenue A, Annapolis, MD 21404

LOAN # 130172008
LOAN OFFICER Joe South
PHONE 410-223-4644
EMAIL joesouth@pecanbank.com
MOBILE 410-223-4647

Loan Estimate
Loan amount \$216,000
Loan term 30 years
Interest rate 2.5% to start

Projected Payments
Payments you should expect to make.
AT CLOSING \$10,960
YEARS 1 - 2 \$853 a month
YEARS 3 - 4 \$1,819 a month
YEARS 5 - 30 \$1,370 to \$2,127 a month

Summary
Loan Amount: \$216,000
Monthly Loan Payment: \$853.47
Monthly Taxes & Insurance: \$427
Interest Rate: 2.5% to start
Closing Costs You Pay: \$10,960
Down Payment: \$24,000

Caution
These features trigger higher or additional payments.
Adjustable Interest Rate: As high as 3.75%
Increasing Monthly Payments: As high as \$1,819
Increasing Loan Amount: No
Balloon Payment: No
Prepayment Penalty: No

Comparisons
Use these additional measures to compare this loan with others.
In 5 Years: \$19,761
Amount of loan paid off: \$79,993
APR: 5.59%
3 years from loan date
Changes: Every year after first change

[View as PDF.](#)

[Choose Option B](#)